

**Information to identify the case:**

Debtor 1	<b>Christopher Earl Lutz</b>	Social Security number or ITIN	xxx-xx-4267
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Barbara Jill Feuerborn</b>	Social Security number or ITIN	xxx-xx-5167
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>15-28443-ABA</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Earl Lutz

Barbara Jill Feuerborn

11/13/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Christopher Earl Lutz  
Barbara Jill Feuerborn  
Debtor(s)

Case No. 15-28443-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 13, 2020

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db/jdb	Christopher Earl Lutz, Barbara Jill Feuerborn, 750 Glenside Drive, Mantua, NJ 08051-1451
515767869	+ Bank of America, N.A., Loss/Recovery, PO Box 982284, El Paso, TX 79998-2284
515908529	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515767871	Boscov Dept, Retail Services, PO Box 71106, Charlotte, NC 28272-1106
515767874	+ Chase Bank Slate, PO Box 740933, Dallas, TX 75374-0933
515767881	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macys Bankruptcy Processing, PO Box 8053, Mason, OH 45040
515767877	+ Home Loan Investment Bank FSB, Corporate Headquarters, One Home Loan Plaza, Warwick, RI 02886-1765
515767879	+ Kohl's Capital One Bank, PO Box 12907, Norfolk, VA 23541-0907
515934956	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515767882	Upromise-Sallie Mae, PO Box 9430, Wikes-Barre, PA 18773-9430

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2020 23:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 13 2020 23:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515767867	EDI: RMSC.COM	Nov 14 2020 02:33:00	Amazon GE Capital Retail Bank, Bankruptcy Dept, PO Box 960061, Orlando, FL 32896-0661
515981562	EDI: BANKAMER.COM	Nov 14 2020 02:33:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
515767868	EDI: BANKAMER.COM	Nov 14 2020 02:33:00	Bank of America, N.A., Bankruptcy Department, NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012
515767870	+ EDI: TSYS2.COM	Nov 14 2020 02:33:00	Barclay Card, 1007 N Orange Street, Wilmington, DE 19801-1239
517526732	+ EDI: PRA.COM	Nov 14 2020 02:33:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
515852917	EDI: RECOVERYCORP.COM	Nov 14 2020 02:33:00	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
515886763	EDI: BL-BECKET.COM	Nov 14 2020 02:33:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
515882826	+ EDI: WFNNB.COM	Nov 14 2020 02:33:00	COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001

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			WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515767872	EDI: CAPITALONE.COM	Nov 14 2020 02:33:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
515811118	EDI: CAPITALONE.COM	Nov 14 2020 02:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515767873	+ EDI: RMSC.COM	Nov 14 2020 02:33:00	Care Credit/Synchrony Bank, Bankruptcy Department, 950 Forrer Blvd, Kettering, OH 45420-1469
517854927	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 13 2020 23:13:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
517854928	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 13 2020 23:13:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
515949166	+ Email/Text: bncmail@w-legal.com	Nov 13 2020 23:15:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515767875	+ EDI: CITICORP.COM	Nov 14 2020 02:33:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
515767876	+ Email/Text: bankruptcy@fult.com	Nov 13 2020 23:16:00	Fulton Bank, Bankruptcy Department, 533 Fellowship Rd Ste 250, Mt Laurel, NJ 08054-3411
515767878	EDI: RMSC.COM	Nov 14 2020 02:33:00	JC Penney Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
515767880	EDI: RMSC.COM	Nov 14 2020 02:33:00	Lowes GE Capital Retail Bank, Bankruptcy Dept, PO Box 960061, Orlando, FL 32896-0661
515947711	EDI: PRA.COM	Nov 14 2020 02:33:00	Portfolio Recovery Associates, LLC, C/O U.S. Bank National Association, POB 41067, Norfolk VA 23541
516831739	EDI: PRA.COM	Nov 14 2020 02:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
516831740	EDI: PRA.COM	Nov 14 2020 02:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
515909700	EDI: PRA.COM	Nov 14 2020 02:33:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
515975565	EDI: PRA.COM	Nov 14 2020 02:33:00	Portfolio Recovery Associates, LLC, c/o Elan Fulton Bank Of New Jersey, POB 41067, Norfolk VA 23541
518051597	+ Email/Text: bncmail@w-legal.com	Nov 13 2020 23:15:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518051596	+ Email/Text: bncmail@w-legal.com	Nov 13 2020 23:15:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
515973267	EDI: RMSC.COM	Nov 14 2020 02:33:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
515955817	EDI: WFFC.COM	Nov 14 2020 02:33:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
515767883	EDI: WFFC.COM	Nov 14 2020 02:33:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
515905567	EDI: ECAST.COM	Nov 14 2020 02:33:00	eCAST Settlement Corporation, POB 29262, New

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York, NY 10087-9262

TOTAL: 31

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Carrington Mortgage Services LLC eholdren@hillwallack.com, jhanley@hillwallack.com; hwbknj@hillwallack.com
Francis Landgrebe	on behalf of Debtor Christopher Earl Lutz flandgrebe@verizon.net r61604@notify.bestcase.com
Francis Landgrebe	on behalf of Joint Debtor Barbara Jill Feuerborn flandgrebe@verizon.net r61604@notify.bestcase.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
R. A. Lebron	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@fskslaw.com

TOTAL: 7